Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

1 **Amendments to the Claims:**

2 This listing of claims will replace all prior versions, and listings of claims in the application:

3 **Listing of Claims:**

1   1.   (Currently Amended) A computer implemented method of transferring
2 funds from one online account to another, the method comprising the steps of:
3   receiving a transfer request from a first user, the transfer request including an
4 amount of funds for transfer from a first online account associated with the first user and
5 identification information for a recipient of the funds, the identification information including an
6 electronic message address for the recipient;
7   automatically sending an electronic message to the recipient using the electronic
8 message address, the electronic message indicating that funds are ready for transfer to the
9 recipient;
10   receiving a response from the recipient accepting or rejecting the transfer of funds
11 wherein the response includes a request by the recipient to open an account;
12   opening a second account for the recipient; and
13   transferring said amount of funds from the first account to [[a]] the second
14 account associated with the recipient if the response indicates acceptance.

1   2.   (Original) The method of claim 1, wherein the electronic message address
2 is an e-mail address, and wherein the electronic message is an e-mail message.

1   3.   (Original) The method of claim 1, wherein the electronic message address
2 includes a user ID associated with the recipient, and wherein the step of automatically sending an
3 electronic message includes initiating an instant message session with the recipient based on the
4 user ID.

1   4.   (canceled)

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

1   5.   (Original) The method of claim 1, wherein the response from the recipient

2   includes information identifying the second account.

1   6.   (Currently Amended) ~~The method of claim 1,~~ A computer implemented

2   method of transferring funds from one online account to another, the method comprising the

3   steps of:

4   receiving a transfer request from a first user, the transfer request including an

5   amount of funds for transfer from a first online account associated with the first user and

6   identification information for a recipient of the funds, the identification information including an

7   electronic message address for the recipient, wherein the transfer request further includes a

8   request for identity ~~confirmation, and~~ confirmation;

9   automatically sending an electronic message to the recipient using the electronic

10   message address, the electronic message indicating that funds are ready for transfer to the

11   recipient;

12   receiving a response from the recipient accepting or rejecting the transfer of funds

13   wherein the response from the recipient includes identity information responsive to the request

14   for identity ~~confirmation, the method further including the steps of:~~ confirmation;

15   automatically sending the identity information to the first user; [[and]]

16   receiving from the first user an acceptance or a rejection of the identity

17   information; and

18   transferring said amount of funds from the first account to a second account

19   associated with the recipient if the response indicates acceptance and ~~wherein funds are~~

20   ~~transferred only~~ if an acceptance of the identity information is received from the first user.

1   7.   (Original) The method of claim 6, wherein the request for identity

2   confirmation includes a query, and wherein the identity information from the recipient includes

3   an answer to the query.

1   8.   (Original) The method of claim 1, further including the step of opening

2   the first account in response to a request from the first user to open the first account.

1   9.   (Canceled)

1   10.   (Canceled)

1   11.   (Original) The method of claim 1, wherein the method is implemented in

2   a host server, and wherein the electronic message includes a URL link to the host server.

1   12.   (Currently Amended) A computer implemented method of transferring

2   funds from one online account to another, the method comprising the steps of:

3   receiving a payment request from a first user, the payment request including an

4   amount of funds for transfer to an online account associated with the first user and identification

5   information for a recipient of the payment request (payor), the identification information

6   including an electronic message address of the payor;

7   automatically sending an electronic message to the payor using the electronic

8   message address, the electronic message including the amount of funds to be transferred to the

9   first user;

10   receiving a payment response from the payor indicating acceptance or rejection of

11   the payment request, wherein if the payment response from the payor indicates acceptance of the

12   payment request, the payment response further includes a request for identity confirmation;

13   sending a second electronic message to the first user indicating whether the

14   payment response from the recipient indicates acceptance or rejection of the payment request;

15   and if the payment response indicates acceptance:

16   receiving a transfer request from the first user indicating that the funds be

17   transferred to an identified online account associated with the first user, wherein the transfer

18   request from the first user includes identity information responsive to the request for identity

19   confirmation; [[and]]

20   automatically sending the identity information to the payor; and

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

21   <u>receiving from the payor an acceptance or a rejection of the identity information;</u>

22   transferring funds to the identified online account from a second account

23 associated with the payor in response to the transfer request <u>if an acceptance of the identity</u>

24 <u>information is received from the payor.</u>

1   13.   (Currently Amended) The method of <u>claim 12</u> ~~claim 1~~, wherein the

2 electronic message address is an e-mail address, and wherein the electronic message is an e-mail

3 message.

1   14.   (Currently Amended) The method of <u>claim 12</u> ~~claim 1~~, wherein the

2 electronic message address includes a user ID associated with the payer, and wherein the step of

3 automatically sending an electronic message includes initiating an instant message session with

4 the payer based on the user ID.

1   15.   (Canceled)

1   16.   (Original) The method of claim 12, further including the step of

2 transferring funds from the identified online account to a user identified credit card account in

3 response to a request from the first user to withdraw funds from the identified online account.

1   17.   (Original) The method of claim 12, wherein the payment response further

2 includes information identifying the second account associated with the payor.

1   18.   (Original) The method of claim 12, wherein the payment response

2 includes a request to open an account for the payor, the method further including the steps of:

3   opening the second account; and

4   depositing funds into the second account.

1   19.   (Canceled)

1   20.   (Original) The method of claim 12, wherein the method is implemented in

2 a host server, and wherein the electronic message includes a URL link to the host server.

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

1   21. (Original) The method of claim 12, wherein a plurality of online accounts

2 are associated with the first user, and wherein the identified account is one of the plurality of

3 online accounts.

1   22. (Original) The method of claim 21, further including the step of

2 transferring funds from the identified account to a different one of said plurality of accounts in

3 response to a request from the first user.

1   23. (Currently Amended) In a computer network, a computer system

2 communicably coupled to a database of user accounts, the user accounts including values

3 representing funds maintained by a financial institution on behalf of the users, the computer

4 system executing code for updating the values in the user accounts, the code including

5 instructions for:

6   processing a transfer request received by the computer system from a first user

7 over the network, the transfer request including an amount of funds for transfer from a first user

8 account associated with the first user and identification information for a second user, the

9 identification information including an electronic message address for the second user;

10   automatically sending an electronic message to the second user using the

11 electronic message address, the electronic message indicating that funds are ready for transfer to

12 the second user;

13   processing a response received from the second user to determine whether the

14 second user has accepted or rejected the transfer of funds, wherein the response includes a

15 request by the second user to open an account;

16   opening a second account for the second user; and

17   updating the values of the first user account and [[a]] the second user account

18 associated with the second user to reflect that the amount of funds was transferred from the first

19 user to the second user if the response indicates acceptance.

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

1   24.   (Currently Amended) The ~~method of claim 1~~ <u>system of claim 23</u>, wherein

2   the electronic message address is an e-mail address, and wherein the electronic message is an e-

3   mail message.

1   25.   (Currently Amended) The ~~method of claim 1~~ <u>system of claim 23</u>, wherein

2   the electronic message address includes a user ID associated with the second user, and wherein

3   the step of automatically sending an electronic message includes initiating an instant message

4   session with the second user based on the user ID.

1   26.   (Canceled)

2   27.   (Canceled)

1   28.   (Currently Amended) ~~The computer system of claim 23,~~ <u>In a computer

2   network, a computer system communicably coupled to a database of user accounts, the user

3   accounts including values representing funds maintained by a financial institution on behalf of

4   the users, the computer system executing code for updating the values in the user accounts, the

5   code including instructions for:

6   processing a transfer request received by the computer system from a first user

7   over the network, the transfer request including an amount of funds for transfer from a first user

8   account associated with the first user and identification information for a second user, the

9   identification information including an electronic message address for the second user,</u> wherein

10 the transfer request further includes a request for identity ~~confirmation,~~ <u>confirmation;</u>

11   <u>automatically sending an electronic message to the second user using the

12 electronic message address, the electronic message indicating that funds are ready for transfer to

13 the second user;

14   processing a response received from the second user to determine whether the

15 second user has accepted or rejected the transfer of funds,</u> [[and]] wherein the response from the

16 second user includes identity information responsive to the request for identity ~~confirmation, the~~

17 ~~code further including instructions for:~~ <u>confirmation;</u>

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

18   automatically sending the identity information to the first user; [[and]]

19   processing a second response received from the first user indicating acceptance or

20   rejection of the identity information; <u>and</u>

21   <u>updating the values of the first user account and a second user account associated</u>

22   <u>with the second user to reflect that the amount of funds was transferred from the first user to the</u>

23   <u>second user if the response indicates acceptance and</u> ~~wherein the values are updated only~~ if the

24   second response indicates acceptance.

1   29.   (Original) The computer system of claim 28 , wherein the request for

2   identity confirmation includes a query, and wherein the identity information from the second

3   user includes an answer to the query.

1   30.   (Currently Amended) In a computer network, a computer system

2   communicably coupled to a database of user accounts, the user accounts including values

3   representing funds maintained by a financial institution on behalf of the users, the computer

4   system executing code for updating the values in the user accounts, the code including

5   instructions for:

6   processing a payment request received from a first user over the network, the

7   payment request including an amount of funds for transfer to a first user account associated with

8   the first user and identification information for a second user, the identification information

9   including an electronic message address for the second user;

10   automatically sending an electronic message to the second user using the

11   electronic message address, the electronic message including the amount of funds to be

12   transferred to the first user;

13   processing a payment response received from the second to determine whether the

14   second user has accepted or rejected the payment request<u>, wherein if the payment response from</u>

15   <u>the second user indicates acceptance of the payment request, the payment response further</u>

16   <u>includes a request for identity confirmation;</u>

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

17   sending a second electronic message to the first user indicating whether the

18 payment response from the recipient indicates acceptance or rejection of the payment request;

19 and if the payment response indicates acceptance:

20   processing a transfer request received from the first user to determine a user

21 account identified by the first user, wherein the transfer request from the first user includes

22 identity information responsive to the request for identity confirmation;

23   automatically sending the identity information to the second user; and

24   processing a second response received from the second user to determine whether

25 the identity information was accepted or rejected; and

26   updating the values of the identified account and a second user account associated

27 with the second user to reflect that the amount of funds was transferred from the second user to

28 the first user if the identity information was accepted.

1   31.   (Currently Amended) The system of claim 30, method of claim 1,

2 wherein the electronic message address is an e-mail address, and wherein the electronic message

3 is an e-mail message.

1   32.   (Currently Amended) The system of claim 30, method of claim 1,

2 wherein the electronic message address includes a user ID associated with the second user, and

3 wherein the step of automatically sending an electronic message includes initiating an instant

4 message session with the second user based on the user ID.

1   33.   (Canceled)

1   34.   (Original) The computer system of claim 30, In a computer network, a

2 computer system communicably coupled to a database of user accounts, the user accounts

3 including values representing funds maintained by a financial institution on behalf of the users,

4 the computer system executing code for updating the values in the user accounts, the code

5 including instructions for:

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment

PATENT

6   processing a payment request received from a first user over the network, the

7   payment request including an amount of funds for transfer to a first user account associated with

8   the first user and identification information for a second user, the identification information

9   including an electronic message address for the second user;

10   automatically sending an electronic message to the second user using the

11   electronic message address, the electronic message including the amount of funds to be

12   transferred to the first user;

13   processing a payment response received from the second user to determine

14   whether the second user has accepted or rejected the payment request, wherein the payment

15   response includes a request by the second user to open an account; ~~account, and wherein the~~

16   ~~code further includes instructions for~~

17   opening the second account for the second user; and

18   sending a second electronic message to the first user indicating whether the

19   payment response from the recipient indicates acceptance or rejection of the payment request;

20   and if the payment response indicates acceptance:

21   processing a transfer request received from the first user to determine a user

22   account identified by the first user.

1   35.   (Original) The computer system of claim 30, wherein the payment

2   response from the second user includes information identifying the second account.

1   36.   (Original) A computer implemented method of transferring funds

2   between user accounts in a computer network including two or more affiliate banks, wherein the

3   affiliate banks conduct fund transfer settlements, the method comprising the steps of:

4   receiving a transfer request to transfer funds from a first online account associated

5   with a first user to a second online account associated with a second user, wherein the transfer

6   request includes a bank identifier that identifies a first one of the affiliate banks; and

7   transferring funds from the first online account to the second online account after

8   the second user has approved the transfer request;

Appl. No. Unknown
Amdt. dated December 2, 2003
Preliminary Amendment ·

PATENT

9   wherein the first affiliate bank conducts the fund transfer settlement for the

10 transferred funds on behalf of the first user.

1   37. (Original) The method of claim 36, wherein the settlement includes one

2 of an ACH transaction, a check card transaction and a credit card transaction.

1   38. (Original) The method of claim 36, wherein the transfer request includes

2 an electronic message address for the second user, wherein the method further includes the step

3 of automatically sending an electronic message to the second user using the electronic message

4 address, wherein the electronic message indicates that funds are ready for transfer to the second

5 user.

1   39. (Original) The method of claim 38, wherein the electronic message

2 address is an e-mail address, and wherein the electronic message is an e-mail message.

1   40. (Original) The method of claim 38, wherein the electronic message

2 address includes a user ID associated with the second user, and wherein the step of automatically

3 sending an electronic message includes initiating an instant message session with the second user

4 based on the user ID.

1   41. (Original) The method of claim 36, further including the step of receiving

2 a second bank identifier from the second user, the second bank identifier identifying one of the

3 affiliate banks for conducting fund transfer settlement on behalf of the second user.

1   42. (Original) The method of claim 41, wherein the first and second bank

2 identifiers indicate the same affiliate bank.

1   43-47. (canceled)